WHAT IS CLAIMED IS:

1. A method for depositing funds in a deposit account, the method comprising:

receiving a request to credit a specified amount to the deposit account at a node of a financial-services network that comprises a plurality of interconnected nodes, wherein the request includes an indirect identification of the deposit account;

determining a direct identification of the deposit account from the indirect identification and from a nonpublic mapping of a plurality of respective indirect identifications to respective direct identifications of respective deposit accounts; and

issuing an instruction to credit the deposit account with the specified amount in accordance with the determined direct identification.

2. The method recited in claim 1 wherein the financial-services network comprises a hub node and a plurality of ordinary nodes, wherein each ordinary node is in direct communication with the hub node.

3. The method recited in claim 2 wherein the node at which the request is received is the hub node.

4. The method recited in claim 1 wherein each of a plurality of the interconnected nodes is in direct communication with a second plurality of the interconnected nodes.

5. The method recited in claim 1 wherein the nonpublic mapping is maintained at the node at which the request is received.

6. The method recited in claim 1 wherein the nonpublic mapping comprises a plurality of nonpublic mappings of respective indirect identifications to respective direct identifications of respective deposit accounts, each such nonpublic mapping being maintained at a different node comprised by the financial-services network.

7. The method recited in claim 1 wherein receiving the request comprises receiving the request as routed from a second financial-services network that comprises a second plurality of interconnected nodes.

8. The method recited in claim 1 wherein issuing the instruction to credit the deposit account comprises transmitting the instruction for routing over a second financial-services network that comprises a second plurality of interconnected nodes.

9. The method recited in claim 1 wherein the network comprises an automatic-teller-machine network having least some nodes comprised by automatic teller machines.

10. The method recited in claim 1 wherein receiving the request comprises receiving the request as routed from an initiating automatic teller machine.

11. The method recited in claim 1 wherein the request does not include the direct identification.

12. The method recited in claim 1 wherein:

the request further includes an identification of a financial institution that maintains the deposit account; and

issuing the instruction to credit the deposit account comprises transmitting the instruction for routing to a node comprised by the financial institution.

13. The method recited in claim 1 wherein the node at which the request is received is comprised by a financial institution that maintains the deposit account.

14. The method recited in claim 1 wherein the indirect identification is selected from the group consisting of a name of a holder of the deposit account, a name of a relative of the holder of the deposit account, a date meaningful to the holder of the deposit account, and a truncated portion of a numerical identifier of the holder of the deposit account.

15. The method recited in claim 1 wherein the direct identification of the deposit account comprises a primary account number for the deposit account.

16. The method recited in claim 15 wherein the direct identification of the deposit account further comprises a routing number identifying a financial institution that maintains the deposit account.

17. The method recited in claim 1 wherein at least a portion of the nonpublic mapping is encrypted.

18. A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a computational device comprised by a node of a financial-services network that comprises a plurality of interconnected nodes, the computational device including an input device, a communications system, a processor, and a storage device, wherein the computer-readable program includes instructions for operating the computational system to deposit funds in a deposit account in accordance with the following:

receiving a request to credit a specified amount to the deposit account at the node with the communications system, wherein the request includes an indirect identification of the deposit account;

determining a direct identification of the deposit account with the processor from the indirect identification and from a nonpublic mapping stored on the storage device, the nonpublic mapping comprising a plurality of respective indirect identifications to respective direct identifications of respective deposit accounts; and

issuing a deposit instruction with the communications system to credit the deposit account with the specified amount in accordance with the determined direct identification.

19. The computer-readable storage medium recited in claim 18 wherein the instructions for receiving the request comprise instructions for receiving the request as routed from a second financial-services network that comprises a second plurality of interconnected nodes.

20. The computer-readable storage medium recited in claim 18 wherein the instructions for issuing the deposit instruction to credit the deposit account comprise instructions for transmitting the instruction for routing over a second financial-services network that comprises a second plurality of interconnected nodes.

21. The computer-readable storage medium recited in claim 18 wherein the instructions for receiving the request comprise instructions for receiving the request as routed from an automatic teller machine.

22. The computer-readable storage medium recited in claim 18 wherein the request does not include the direct identification.

23. The computer-readable storage medium recited in claim 18 wherein:

the request further includes an identification of a financial institution that maintains the deposit account; and

the instructions for issuing the deposit instruction comprise instructions for transmitting the deposit instruction for routing to a node comprised by the financial institution.

24. The computer-readable storage medium recited in claim 18 wherein the indirect identification is selected from the group consisting of a name of a holder of the deposit account, a name of a relative of the holder of the deposit account, a date meaningful to the holder of the deposit account, and a truncated portion of a numerical identifier of the holder of the deposit account.

25. The computer-readable storage medium recited in claim 18 wherein the direct identification of the deposit account comprises a primary account number for the deposit account.

26. The computer-readable storage medium recited in claim 18 wherein at least a portion of the nonpublic mapping is encrypted.

27. A financial-services network comprising a plurality of interconnected nodes, wherein a first of such nodes comprises a computational device having an input device, a communications system, a storage device, a processor, and a memory coupled with the processor, the memory comprising a computer-readable medium having a computer-readable program embodied therein for directing operation of the computational device, the computer readable program including:

instructions for receiving a request with the communications system from a second of such nodes to credit a specified amount to a deposit account identified with an indirect identification;

instructions for determining a direct identification of the deposit account with the processor from the indirect identification and from a nonpublic mapping stored on the storage device, the nonpublic mapping comprising a plurality of respective indirect identifications to respective direct identifications of respective deposit accounts; and instructions for issuing a deposit instruction with the communications system to credit the deposit account with the specified amount in accordance with the determined direct identification.

28. The financial-services network recited in claim 27 wherein at least one of the plurality of interconnected nodes comprises a hub node and some of the plurality of interconnected nodes comprise ordinary nodes.

29. The financial-services network recited in claim 28 wherein the hub node is the first node.

30. The financial-services network recited in claim 27 wherein each of a plurality of the interconnected nodes is in direct communication with a second plurality of the interconnected nodes.

31. The financial-services network recited in claim 27 wherein the nonpublic mapping is comprised by a plurality of nonpublic mappings, each such nonpublic mapping being maintained at a different node of the financial-services network.

32. The financial-services network recited in claim 27 wherein at least some of the interconnected nodes comprise an automatic teller machine ("ATM"), whereby the financial-services network is an ATM network.

33. The financial-services network recited in claim 27 wherein at least a portion of the nonpublic mapping is encrypted.